

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:
ALICIA JONES,
DEBTOR.

Case No.: 18-32198 (VFP)
Chapter: 7
Judge: Vincent F. Papalia

NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY

Steven P. Kartzman, Chapter 7 Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk: Jeanne A. Naughton, Clerk Martin Luther King Jr. Federal Building 50 Walnut Street, P.O. Box 1352 Newark, New Jersey 07102

If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia on September 14, 2021 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom No. 3B, Martin Luther King Jr. Federal Building, 50 Walnut Street, Newark, New Jersey (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: The Trustee identified three vehicles owned by the Debtor: (1) a 2008 Mercedes-Benz ML63 AMG 4MATIC Sport Utility 4 Door (the "Mercedes-Benz"); (2) a 2007 BMW 650i 2 Door Coupe (the "BMW"); and (3) a 2011 Land Rover Ranger Rover Sport HSE Luxury 4 Door Suv (the "Land Rover"). Pursuant to a July 26, 2021 Appraisal Report, the Mercedes-Benz appraised for \$6,500.00, the BMW appraised for \$3,500, and the Land Rover appraised for \$8,000. The Trustee entered into negotiations with the Debtor's attorney, and the parties agreed that the Debtor would pay to the Trustee the sum of \$10,000.00 which represents the appraised value of the Mercedes Benz and the BMW. In turn, the Trustee would not object to the Debtor's efforts to fully exempt the Land Rover.

Pertinent terms of settlement: the Debtor shall pay the sum of \$10,000.00 within ten days of the entry of the Consent Order in order to redeem the appraised value of the Mercedes Benz and the BMW; the Debtor shall be entitled to exempt \$8,000.00 pursuant to 11 U.S.C. §§ 522(d)(2) and (d)(5) in order to fully exempt the Land Rover; the IRS will voluntarily waive it rights pursuant to 11 U.S.C. § 522(c)(2)(B) as it pertains to the Debtor's use of exemptions pursuant to 11 U.S.C. §§ 522(d)(2) and (d)(5) in order to fully exempt the Land Rover. The IRS does not waive its rights pursuant to 11 U.S.C. § 522(c)(2)(B) as it pertains to the Mercedes-Benz and the BMW. The Trustee believes that the settlement is in the best interests of the estate as it maximizes value and will avoid unnecessary litigation, the cost of which would necessarily diminish any additional recovery.

Objections must be served on, and requests for additional information directed to:

Name: /s/ Steven P. Kartzman, Esq., Mellinger Kartzman

Address: 101 Gibraltar Drive, Suite 2F, Morris Plains, New Jersey 07950

Telephone No.: (973) 267-0220

In re:
Alicia Jones
Debtor

Case No. 18-32198-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 16, 2021

User: admin
Form ID: pdf905

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2021:

Recip ID	Recipient Name and Address
db	+ Alicia Jones, 59 Brookdale Avenue, Newark, NJ 07106-1813
aty	+ Mellinger, Sanders & Kartzman, LLC, 101 Gibaltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
r	+ KW Midtown Direct Realty, 223 Mountain Avenue, Springfield, NJ 07081-2213
cr	+ Wilmington Savings Fund Society, FSB, d/b/a Christ, RAS Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517922234	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517860856	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
517860859	+ Cardiac Care of North Jersey, 340 East Northfield Road, Suite 2C, Livingston, NJ 07039-4892
517860864	+ Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329
517860865	+ Equifax, POB 740241, Atlanta, GA 30374-0241
517860866	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
517860867	+ Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247
517860870	+ New Jersey Anesthesia Associates, 200 S Orange Ave, Livingston, NJ 07039-5817
517860871	+ New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
517860874	+ Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518064217	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517860878	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
517860879	+ The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
517958300	U.S. Bank National Association, as Trustee, c/o Wells Fargo Bank, N.A. as Servicer, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
517860881	+ U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
517860882	#+ Unified Vailsburg Services, 42 Richelieu Terrace, Newark, NJ 07106-1634
517860886	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
517860884	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
517973622	+ WILMINGTON SAVINGS FUND SOCIETY, 9990 Richmond Ave. Suite 400 South, Houston TX 77042-4546
517973040	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605
517952069	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517860885	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
517873151	+ Wilmington Savings Fund Society, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: BNC@magtrustee.com	Aug 16 2021 20:37:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov		

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		Aug 16 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 16 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
app	+ Email/Text: atkinsappraisal@aol.com	Aug 16 2021 20:37:00	Alan Atkins, A. Atkins Appraisal Corp., 122 Clinton Road, Suite 2A, Fairfield, NJ 07004-2900
cr	+ Email/PDF: gecsed@recoverycorp.com	Aug 16 2021 20:47:22	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517860857	+ Email/Text: g20956@att.com	Aug 16 2021 20:37:00	AT&T Mobility, 1025 Lenox Park Blvd. NE, Atlanta, GA 30319-5309
517894207	+ Email/PDF: rmscedi@recoverycorp.com	Aug 16 2021 20:47:23	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517860858	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 16 2021 20:47:03	Capital One Bank USA N., 15000 Capital One Drive, Richmond, VA 23238
517860861	+ Email/Text: bankruptcy.notifications@fisglobal.com	Aug 16 2021 20:37:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
517860862	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 16 2021 20:47:24	Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
517860863	+ Email/Text: bankruptcy@credencerm.com	Aug 16 2021 20:37:00	Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300
517957551	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Aug 16 2021 20:47:06	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517860868	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 16 2021 20:37:00	Internal Revenue Service, P.O. Box 804527, Cincinnati, OH 45280-4527
517860860	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 16 2021 20:47:13	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517860872	+ Email/Text: bnc@nordstrom.com	Aug 16 2021 20:37:00	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
517860873	+ Email/Text: bankruptcy@onlineis.com	Aug 16 2021 20:37:00	Online Collections, Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489
517973105	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 16 2021 20:47:14	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
517973106	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 16 2021 20:47:23	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517860875	+ Email/Text: bankruptcy@savit.com	Aug 16 2021 20:37:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
517860876	+ Email/Text: bkteam@selenefinance.com	Aug 16 2021 20:37:00	Selene Finance, Po Box 422039, Houston, TX 77242-4239
517860877	+ Email/PDF: gecsed@recoverycorp.com	Aug 16 2021 20:47:23	Synchrony Bank, PO BOX 960061, Orlando, FL 32896-0061
517863432	+ Email/PDF: gecsed@recoverycorp.com	Aug 16 2021 20:47:23	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518557181	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Aug 16 2021 20:47:15	TD Bank, USA, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517860880	Email/Text: DASPUBREC@transunion.com	Aug 16 2021 20:37:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
517963699	+ Email/Text: documentfiling@lciinc.com	Aug 16 2021 20:37:00	Varius Holdings, LLC, PO BOX 1931,

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Burlingame, CA 94011-1931

517860883

+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com

Aug 16 2021 20:37:00

Verizon, P.O Box 4833, Trenton, NJ 08650-4833

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517860869	##+	KML Law Group PC, 216 Haddon Avenue, ste 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Judah B Loewenstein	on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net sjayson@msklaw.net;pmasiello@msklaw.net;donnaz@msklaw.net
Laura M. Egerman	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michelle Labayen	on behalf of Debtor Alicia Jones michelle@labayenlaw.com silvia@labayenlaw.com;priscilla@labayenlaw.com
Rebecca Ann Solarz	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust rsolarz@kmlawgroup.com
Steven A. Jayson	on behalf of Trustee Steven P. Kartzman sjayson@msklaw.net jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net
Steven P. Kartzman	on behalf of Trustee Steven P. Kartzman kartztee@optonline.net nj16@ecfbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net
Steven P. Kartzman	kartztee@optonline.net nj16@ecfbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor U.S. Bank National Association as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE2, Asset-Backed
Pass-Through Certificates, Series 2007-WFHE2 ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor U.S. Bank National Association as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE2, Asset-Backed
Pass-Through Certificates, Series 2007-WFHE2 ecf@powerskirm.com

TOTAL: 12